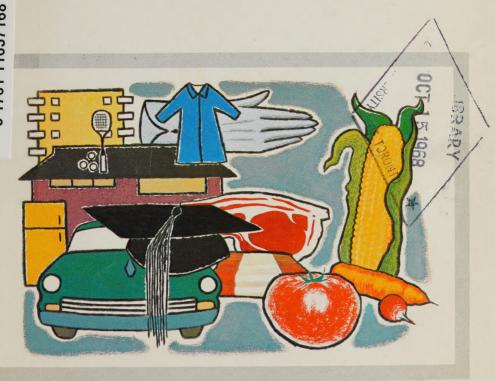
CAI

OPPORTUNITIES

- Z114

Government

LIVING CONDITIONS Publications



GANADIAN LIVING CONDITIONS

Since 1945, a little more than three million immigrants have arrived in Canada. They have come from almost every country in the world, and although their reasons for choosing Canada as their new home are as varied as their ethnic origins, one reason stands out above all others—the desire to improve their way of life.

Many of those who came in the late 1940's and 50's had a vague conception of Canada. They saw Canada as a vast land with farming, mining, forestry, and fishing as the dominant industries which offered opportunities for advancement for those who worked hard. It is true that Canada is a vast land and that it offers excellent opportunities for advancement, but it is now one of the most highly industrialized nations in the world

with an insatiable demand for highly skilled, professional and technical workers.

What Canada offers: What then does Canada offer for those who possess the skills needed by its industrialized economy? Firstly, incomes that have been increasing steadily as the nation becomes more and more industrialized. A population sample survey conducted by the Dominion Bureau of Statistics showed that the average income of non-farm families was \$5,939 in 1963. Also income tax rates in Canada compare favourably to those of most countries.

Two out of three Canadian families own their own home and pay for it over a period of years. A typical Canadian home has three bedrooms, a livingroom, a dining-room, a kitchen, a bathroom (sometimes two), a garage and full basement, part of which is often converted into a playroom. Canadian homes are, of course, centrally heated.

Most newcomers to Canada own their own home—and many of these have bought a house after only a few years in the country. Figures released by the Dominion Bureau of Statistics following the 1961 Census of Canada showed that 46.5 per cent of immigrants who had been in Canada for five years or less owned their own home; for those who had been in the country from five to nine years it was 56.6 per cent; and from 10 to 12 years it rose to 67.8 per cent—slightly higher than the national average.

Other indications of the affluence of Canadians are that three out of four families own an automobile and 15 per cent have two or more; that 97 per cent of households have radios and 95 per cent television sets. Household conveniences are commonplace in Canada with 97 per cent of homes equipped with refrigerators, 85 per cent with washing machines, 78 per cent with vacuum cleaners, 54 per cent with floor polishers, 34 per cent with clothes driers and 28 per cent with food freezers. As 92 per cent of homes have telephones, it is not surprising that Canadians are known as the world's busiest telephone talkers.

Canadians eat very well and spend about 20 to 30 per cent of their income on food, depending on family size and income. For a family of five, the weekly food bill ranges between \$25 and \$35. The food stuffs purchased from this budget vary considerably, depending on individual taste and preference. But this is not a problem as modern Canadian shopping centres feature a wide range of both Canadian and imported food.

As the work week in Canada has shortened, (average now is a five-day week of 40 hours) Canadians have more time for recreational activities. In the summer and spring, nearby lakes and rivers offer swimming, boating, and fishing. Golf and tennis are also popular seasonal activities, and of course, many Canadians take advantage of summer vacations to travel. In the winter and fall, hunting, skiing, skating, and curling are popular. In recent years, there has been greater emphasis on the arts, and many of the larger Canadian cities have built or are building first rate theatres for the performing arts.

Occupational Groups: To assist prospective immigrants to identify with comparable occupational groups in Canada, three different levels have been selected to show approximately how they spend their incomes. The tables opposite have been provided by the Dominion Bureau of Statistics from a survey of family expenditures and are urban averages for three selected income groups. You should keep in mind that they are only a guide to what you may expect your expenditures to be and that, depending upon your needs and interests, you may spend more or less for the various categories shown.

Relating these averages to individuals, we may personify the first group by Mr. Jones, an experienced electrician earning about \$7,000 annually. Mr. Latourelle is a graduate engineer with about five years experience. His annual salary is around \$9,500. Finally,

food housing, fuel, light, water household operation furnishing & equipment clothing automobile other transportation medical care personal care recreation reading education smoking and alcoholic drinks incidentals gifts and contribution personal taxes security

Total Expenditure

| Expenditures of Jones Family | % | Expenditures of Latourelle Family | % | Expenditures of Smith Family | % | |
|------------------------------|-------|-----------------------------------|-------|------------------------------|-------|--|
| | | | | | | |
| \$1,468 | 21.4 | \$1,677 | 19.1 | \$2,022 | 18.5 | |
| 1,105 | 16.1 | 1,354 | 15.4 | 1,481 | 13.5 | |
| 249 | 3.6 | 296 | 3.4 | 431 | 3.9 | |
| 359 | 5.1 | 374 | 4.3 | 445 | 4.0 | |
| 596 | 8.7 | 883 | 10.0 | 1,080 | 9.9 | |
| 765 | 11.2 | 1,007 | 11.5 | 1,255 | 11.5 | |
| 123 | 1.8 | 222 | 2.5 | 238 | 2.2 | |
| 272 | 4.0 | 276 | 3.1 | 422 | 3.9 | |
| 168 | 2.4 | 217 | 2.5 | 242 | 2.2 | |
| 225 | 3.3 | 304 | 3.5 | 416 | 3.8 | |
| 48 | .7 | 74 | .8 | 66 | .6 | |
| 55 | .8 | 56 | .6 | 165 | 1.5 | |
| 286 | 4.2 | 300 | 3.4 | 414 | 3.8 | |
| 81 | 1.2 | 107 | 1.2 | 108 | 1.0 | |
| 196 | 2.9 | 236 | 2.7 | 347 | 3.2 | |
| 548 | 8.0 | 926 | 10.5 | 1,251 | 11.4 | |
| 316 | 4.6 | 480 | 5.5 | 554 | 5.1 | |
| | | | | | 1 | |
| \$6,860 | 100.0 | \$8,789 | 100.0 | \$10,937 | 100.0 | |

The DBS survey on which these figures are based refers to the year 1964. Both incomes and prices in Canada have increased considerably since then.

^{2.} Slight discrepancies between "total expenditures" and sums of items are due to rounding of averages to nearest dollar.

there is Dr. Smith, a general practitioner with an income of some \$14,000. Each of the families has two children.

In reading the tables, keep in mind that the percentages shown relate to the total cash spent by each family and not to their income. The footnotes that follow elaborate on various items in the tables. See your bank for latest information on rate of exchange for Canadian currency.

Housing: This includes rent or owner expenses (property taxes, mortgage interest, repairs, etc.) but does not include purchase of house or payments on principal of a mortgage.

Household operation: This includes telephone, postage, garden supplies, laundry, soap, detergents, polish, laundry that is sent out, etc.

Furnishings and equipment: This includes furniture, floor coverings, appliances, kitchen equipment, household textiles, etc.

Automobile: This includes purchase of car bought in survey year and car operation.

Medical care: This includes doctors' and hospital bills, health insurance, dental expenses, nursing care, medicines, drugs, etc. The standard of medical care in Canada is second to none. Traditionally Canadians have paid for their own medical care or purchased insurance to provide protection against medical costs and a high percentage are protected in this way. Several Provinces operate medical care insurance programs paid for by personal premiums and government contributions. Plans are now underway in other provinces to operate health care programs which will provide protection against medical expenses.

Personal care: This includes hair cuts, beauty parlour services, toilet soap, lipstick, razor blades, tooth brushes, etc.

Education: Public education is free in Canada up to university entrance. This item includes special tuition fees, music lessons, university fees, etc.

Personal Taxes: This includes income taxes and other personal taxes.

Security: This includes insurance, retirement and pension funds, etc.

Savings: Information on family savings was not available from the survey. The margin between total expenditure and income represents discrepancies in reporting and should not be regarded as an accurate saving average for the three families. Funds set aside for security may also be regarded as savings. In addition, gifts and contributions represent amounts over and above consumption expenditure. For those thinking of coming to Canada, it may be interesting to learn that some newcomers send sizeable amounts of money back to relatives in the home country.

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THIS PUBLICATION IS ALSO
AVAILABLE IN FRENCH





For more detailed information on living conditions in Canada,
visit your nearest Canadian Immigration Office.

They will be able to answer specific questions
and relate costs to your present level of living.

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